



Annual report of the trustees  
**Shelter Community**  
**2021**



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# Trustees' Report and Accounts

The trustees present their report and accounts for the period 01<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021. The financial statements comply with current statutory requirements and the charity's constitution and have been prepared on the basis of section 133 of the Charities Act 2011.

## WELCOME

### From the Chairman of Trustees

We are so pleased we've been able to open the doors of Youth Community Home and welcome young people from a variety of backgrounds through the challenging situations they are living through.

Whilst the pandemic made it challenging for our partner organisation to make the appropriate referrals, we have all learnt from and improved the respective processes and now have a full house.

The most rewarding aspect of our work is to start seeing the young people flourish during their stay with us. With the support of the hosts, helpers, coaches and the local community, some have completed vocational training and been offered employment, others have had success with their immigration status. But some young people are still struggling to find structure and stability in their lives. With your help, we will continue to pray for all the young people and look for more ways to support them.

Yours,

Mr Wei-Yi Chen, Chair of Trustees

### From the Charity Officer

The highlight of the year 2021 was for us to open the Youth Community Home and to welcome the first young people.

We faced a challenging 2021, as the pandemic has impacted us in several ways during the year. For example, we had to celebrate the opening of the Youth Community Home virtually, instead of having a celebration in the house. We are grateful that many partners, supporters, neighbours, and volunteers joined that virtual opening. The biggest impact of the pandemic was that our partner organisations struggled to properly assess candidates' suitability, as they were overwhelmed with enquiries and couldn't meet the young people in person. This meant that we needed to be patient before we were finally able to have a full house from the beginning of 2022.

I am very grateful for everyone who supports Youth Community Home.

Thank you.

Yours,

Mr Stephan A. Wiedmer, Charity Officer

### Charity's principal address

Shelter Community  
62A Elliot Road  
London  
W4 1PE

### Registered charity number

1151910

### Trustees

Mr Wei-Yi Chen	Chair
Mr Simon Thomas	Vice Chair
Mr Timothy Brown	Secretary
Ms Victoria Hasler	Treasurer
Ms Donna Wright	Safeguarding Officer
Mr Ian McLeish	

### Bankers

HSBC  
9 Wellesley Road  
Croydon Surrey CR9 2AA

### Independent examiner

Griffin Stone Moscrop & Co  
21-27 Lamb's Conduit Street  
Holborn  
London  
WC1N 3GS



## About Shelter Community

Every night, there are young people in London facing the harsh reality that there is no safe **Shelter** for them and that there is no one there for them. Finding accommodation as a young person without a supportive **Community** can be overwhelmingly difficult and many are forced into a disruptive cycle which can have a negative impact on their education, employment, health, and well-being.

Shelter Community's mission is to be a **Community** driven by hope, love, and faith that creates a **Shelter** for such young people. Our vision is to create homes for young people in which they can flourish and grow in their personal and social skills.

We believe that we all need a "Shelter Community" in the midst of life's storms and that certain things can be best learnt in a community setting. By connecting our creativity, talents, and resources we can become the Shelter Community that protects and transforms lives for good.

In our constitution we outline the following three objectives, which guide the decisions and activities of Shelter Community:

***Helping young people to recover*** from difficult life circumstances  
(loss of a loved one, burnout, abuse, or other demanding circumstances) within a community setting.

***Providing support and activities*** which develop their skills, capacities, and capabilities  
enabling them to participate in society as mature and responsible individuals.

***Training young people to play an active part within the community.***

### Our Vision

The Vision of Shelter Community is as follows:

To create safe home(s) for young people in a community setting  
in which they can flourish and grow in their personal and social skills.

### Our values

We have three core values that lie at the heart of all that we do and underpin our work and how we go about achieving our vision. Everything we do reflects these core values:

PURPOSEFUL	To actively search and engage in opportunities to learn individually and as a community
RELATIONAL	To build relationships of trust with everyone we interact with
INCLUSIVE	To show love and compassion to everyone, whomever they may be



## Activities and Achievements

### Youth Community Home

The focus for Shelter Community in 2021 was the official opening of the Youth Community Home project and to run the project despite the challenges of the pandemic. The Youth Community Home offers emergency and temporary accommodation to young adults in housing need. We house a mix of young people who are registered as homeless, asylum seeking or refugee with local councils or referral agencies.



### Completion of building work

The bulk of the construction work was completed in the beginning of 2021. The architect IGB Architect and the construction company LMS (London Modern Solutions) continued to support the finishing work until December of 2021.

### Supporting the first young people

In January we received a referral for the first young person and since then have hosted 14 young people in 2021 for a total of 768 nights. The start of the project was challenging for us and our referral organisations. For almost the whole first half year of 2021 the places the young people would normally contact for support in person like community centres, colleges and public spaces were still closed or had limited openings due to lockdowns and other restrictions during the pandemic. The result was that our referral organisation received a high number of phone enquiries and struggled to assess the needs of the young people to match them to the appropriate housing project. It was decided that we would partner with a second referral charity (Housing Justice) to increase the pool of possible young people. The situation slowly started to change in late 2021 and the beginning of 2022. The house was full in the spring of 2022.

### Launch celebrations

We ran online launch celebrations in March for funders, local community stakeholders, supporters, neighbours, and volunteers. This was an opportunity to publicly thank funders and volunteers, garner local press and share the vision of the project with other key figures.

We held one in person opening event with two funders; LandAid and StreetSmart to unveil a plaque on the Youth Community Home commemorating the opening of the building for social purposes. This event led to a piece of press in the Evening Standard and a number of local online news agencies.

### Volunteers

We continued to recruit teams of volunteers to help with hospitality, coaching and sports. We have run training in coaching skills for a group of 18 volunteers and have volunteers come regularly to the home to cook for and build relationships with the young people at least two nights per week. We have hosted five live-in volunteers during 2021.





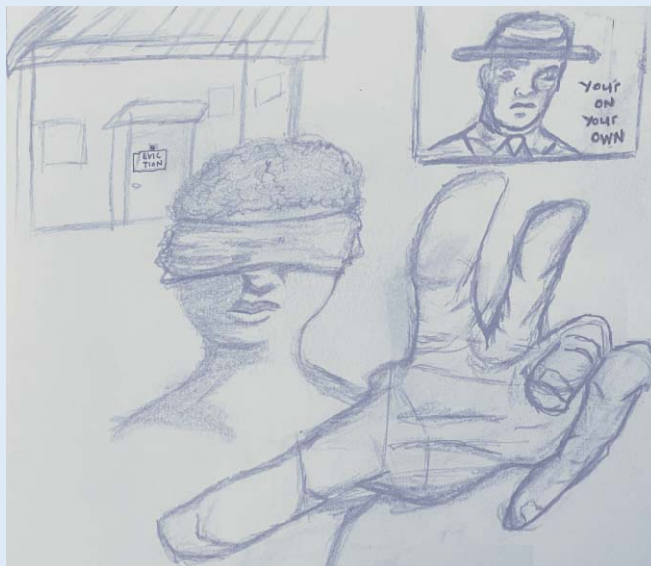
## MY STORY

*(one of our young people shares his story in his own words and drawings)*

When I was 12 my mum left Ghana as she did not feel it was safe for her or her children anymore, so she settled in Germany with my sisters and sent me to London with an uncle.

My uncle was never really at home, he would often leave me with a friend of his who would ignore me and only cared for her own kids. He would disappear for days at a time, and I would often go to school hungry.

Then one day we received an eviction notice and my uncle left me, and he just never came back. I didn't have the qualifications or skills needed to be able to support myself at this point. When he left, it felt like someone blindfolded me and told me to just run around. I was given no blueprint for life!



I had to sofa surf with friends, but they could not always offer me a place....

...and so I had to sleep in parks. It was very scary.

When it got really cold, I contacted a charity that ran a centre and they put me in a night shelter temporarily.

I then got placed in a home with an old man outside of London and he was very kind and gave me space and encouragement to invest in my art and creativity!

Unfortunately, I was then bereaved of a good friend. I re-invested in my art as a way to cope with my sadness.

I then was offered a place at the **Youth Community Home**. Since coming here things have been going well, I've smiled a lot more, I'm feeling more positive about things and have time to focus on the things I want to do and trying new things. I'm continuing to develop my art practice which my friends, new and old, have been encouraging. I also had the opportunity to join a choir and see a therapist, I'm taking good care of my mental health now processing the past year since my uncle left.





## Structure, Governance and Management

Shelter Community (SC), a Christian charity for young people in need, is a CIO (Charitable Incorporated Organisation) regulated and registered with the charity commission (charity number 1151910), having its registered office at 62A Elliot Road, London, W4 1PE.

Shelter Community is governed by a constitution dated 2nd May 2013 and by a Board of Trustees who are appointed by the existing trustees. All new trustees receive an induction to their role and the work of Shelter Community. All trustees give their time voluntarily and receive no benefits from the charity.

The day-to-day management of Shelter Community is delegated to the Charity Officer.

### Partnerships

The registered charity Highway One Trust (charity no 1164753) and Shelter Community share the same vision to create accommodation of a decent standard for people in housing need. In 2018 the Highway One Trust and Shelter Community signed an intention for lease for a property in Chiswick. The lease over 20 years was signed on the 30<sup>th</sup> October 2020. It was agreed that:

- Shelter Community will provide emergency and temporary accommodation in a community setting with the aim of helping young people in a holistic way and enabling them to move on to more permanent accommodation.

There is an informal partnership with the Swiss charity “Stiftung 34”. This charity is a fundraising trust that supports different social projects in Switzerland and other European countries. This partnership allows Shelter Community to raise funds in Switzerland.

Shelter Community has service level agreements with two charities that manage referrals and coordinate the support of the young people who come to stay with us, these charities are:

- New Horizon Youth Centre
- Housing Justice



Shelter Community is one of the mission partners of three local churches who support the project: Christ Church W4, St Paul's Hammersmith and Saint Michael and All Angels Church.



**Saint Michael and  
All Angels Church**  
Bedford Park





## Financial Review and Risk Management

The Trustees aim to have reserves to cover expenses for six months and to monitor cash flow accordingly. The trustees believe that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the charity to continue its work and respond to unforeseen events whilst specific action plans are implemented.

The principal risk is a cash flow deficit, should insufficient funds be raised from grants and donations to meet the ongoing cost of operations. The additional risk for Shelter Community is linked with the construction work of the new Youth Community Home in Chiswick. The building committee is meeting on a regular basis to overview the progress on the building work and to monitor the costs.

On the 31st of December 2021 the charity had net free reserves of £87,595 (2020: £113,425). The charity is expecting that some of these reserves will be needed to complete the building work of the Youth Community Home.

The trustees continue to review and assess the key operational, governance, compliance and financial risks faced by Shelter Community.

## Fundraising

The income comes from individual supporters, grant making bodies and rental income. In 2021 we were able to raise over £51,833.38. We are grateful for all the support we have received. In particular, the trustees would like to thank the following for their generous contributions:

- Highway One Trust
- Stiftung 34
- LandAid
- Streetsmart
- Christ Church W4
- St Michael and All Angels
- St Paul's Hammersmith
- St Nicholas Chiswick

Shelter Community also receives ongoing product donations from:

- Earth Breeze – laundry detergent
- M&S Chiswick – surplus food
- The Hygiene Bank (Chiswick) – surplus toiletries
- Rocks Lane sports centre – regular use of football and padel pitches

Shelter Community received one-off product donations from:

- Inspire Hounslow
- Who Gives a Crap toilet paper
- Bags of Blessing, St Paul's Hammersmith





# Independent Examiner's Report to the Shelter Community

I report to the charity trustees on my examination of the accounts of the company for the year ending 31 December 2021 which are set out on pages 8 to 15.

## Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Richard Hill*

Richard Hill FCA  
Griffin Stone Moscrop & Co  
Chartered Accountants  
21-27 Lamb's Conduit Street  
London  
WC1N 3GS

Date: 21/10/2022

**SHELTER COMMUNITY**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31/12/2021**

	<b>Note</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
<b>Income from:</b>		£	£	£	£
Donations and legacies	2	51,833	-	51,833	386,550
Charitable activities			-		
Rents receivable	3	14,433	-	14,433	7,700
Bank interest		11	-	11	227
<b>Total income</b>		<u>66,278</u>	<u>-</u>	<u>66,278</u>	<u>394,477</u>
<b>Expenditure on:</b>					
Charitable activities	4	92,415	5,580	97,994	56,172
<b>Total expenditure</b>		<u>92,415</u>	<u>5,580</u>	<u>97,994</u>	<u>56,172</u>
<b>Net income / (expenditure)</b>		<b>(26,136)</b>	<b>(5,580)</b>	<b>(31,716)</b>	<b>338,305</b>
Transfers between funds	10	3,750	(3,750)	-	-
Total funds brought forward at 1 January		989,266	6,360	995,626	657,321
Total funds carried forward at 31 December		<u>966,880</u>	<u>(2,970)</u>	<u>963,910</u>	<u>995,626</u>

The statement of financial activities includes all gains and losses recognised in the above periods.

The attached notes form part of these financial statements.

# SHELTER COMMUNITY

## BALANCE SHEET

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Fixed assets</b>					
Tangible fixed assets	6	939,308	-	939,308	887,663
Less Accumulated Depreciation		(60,023)	-	(60,023)	(11,822)
		<u>879,285</u>	<u>-</u>	<u>879,285</u>	<u>875,841</u>
<b>Current assets</b>					
Cash at bank and in hand	7	89,189	(2,970)	86,219	160,180
		<u>89,189</u>	<u>(2,970)</u>	<u>86,219</u>	<u>160,180</u>
Creditors: amounts falling due within one year	8	1,593	-	1,593	40,395
Net current assets		<u>87,595</u>	<u>(2,970)</u>	<u>84,625</u>	<u>119,785</u>
<b>Total assets less current liabilities</b>		<u>966,880</u>	<u>(2,970)</u>	<u>963,910</u>	<u>995,626</u>
<b>Charity Funds:</b>					
Unrestricted funds	10	966,880	-	966,880	989,266
Restricted funds	10	-	(2,970)	(2,970)	6,360
<b>Total funds</b>		<u>£ 966,880</u>	<u>£ (2,970)</u>	<u>£ 963,910</u>	<u>995,626</u>

Approved by the board of Trustees and signed on its behalf by:



Mr Wei-Yi Chen  
TRUSTEE & CHAIR



Ms Victoria Hasler  
TREASURER

Date: 20/10/22

The attached notes form part of these financial statements.

**SHELTER COMMUNITY**  
**STATEMENT OF CASHFLOWS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	2021	2020
<b>Cash used in operating activities</b> (see below)	(22,326)	610,504
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	(51,645)	(887,663)
Investment income	11	227
<b>Cash provided by investing activities</b>	(51,634)	(887,436)
Decrease in cash and cash equivalents in the year	(73,961)	(276,932)
Cash and cash equivalents at the beginning of the year	160,180	437,112
<b>Total cash and cash equivalents at the end of the year</b>	£ 86,219	160,180

**Reconciliation of net income to net cash flow from operating activities**

Net income	(31,716)	338,305
Deduct interest income shown in investment activities	(11)	(227)
Decrease in debtors	-	221,409
Decrease in creditors	(38,800)	39,195
Depreciation of tangible assets	48,201	11,822
<b>Net cash used in operating activities</b>	£ (22,326)	610,504

**Analysis of net funds**

	Balance 1 January 2021	Movements	Balance 31 December 2021
Cash at bank and in hand	160,180	(73,961)	86,219
	£ 160,180	£ (73,961)	£ 86,219

**SHELTER COMMUNITY****NOTES TO THE FINANCIAL STATEMENTS - 31/12/2021****1 Accounting policies****a) Basis of preparation of financial statements**

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) issued in October 2019 rather than Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" issued in October 2019, the "Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)" and the Charities Act 2011.

Shelter Community constitutes a public benefit entity as defined by FRS 102.

**b) Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**c) Income**

Donations and gifts are reflected in the financial statements in the period in which they are received.

Income tax recoverable in respect of gift aid donations is brought into account in the same period as the relevant donation.

Rental income is recognised on a receivable basis.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects.



**SHELTER COMMUNITY**  
**NOTES TO THE FINANCIAL STATEMENTS - 31/12/2021**

**1 Accounting policies (continued)**

**d) Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is expenditure incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

All expenditure is inclusive of irrecoverable VAT.

**e) Tangible fixed assets and depreciation**

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are carried at cost or valuation, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives.

**f) Operating leases**

Rentals paid under operating leases are charged to the SOFA in the period to which they relate.

**g) Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**h) Cash at bank**

Cash at bank includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**i) Liabilities**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

**j) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**k) Accounting estimates and areas of judgment**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

## SHELTER COMMUNITY

### NOTES TO THE FINANCIAL STATEMENTS - 31/12/2021 (Continued)

#### 2 Donations and legacies

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
<b>Income from donations and legacies</b>				
Donations	50,833	-	50,833	386,550
Legacies	1,000	-	1,000	-
<b>Total donations and legacies</b>	<b>51,833</b>	<b>-</b>	<b>51,833</b>	<b>386,550</b>

Shelter Community was promised in 2021 restricted donation of £1,264, however this is yet to be received and is not therefore in the above income. Shelter Community received £354,378 restricted and £32,172 unrestricted donations in 2020.

#### 3 Charitable activities

	Total 2021	Total 2020
Rent Payments	5,042	7,700
Housing Benefits	8,219	-
Service Charges	1,171	-
	<b>14,433</b>	<b>7,700</b>

#### 4 Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
<b>Expenditure on charitable activities</b>				
Property Costs (rent, council tax, utility etc.)	12,309	-	12,309	21,762
Staff Costs*	14,527	4,445	18,972	14,906
Costs for Service User	578	1,135	1,713	-
Meals	7,284	-	7,284	-
Insurance	2,711	-	2,711	3,075
General Expenses	4,529	-	4,529	2,927
Governance costs - Independent examination	1,440	-	1,440	1,380
Professional fees	836	-	836	300
Depreciation Expenses	48,201	-	48,201	11,822
<b>Total expenditure</b>	<b>92,415</b>	<b>5,580</b>	<b>97,994</b>	<b>56,172</b>

\*The charity Highway One Trust donated £10,000 for the part-time employment of a Community Engagement Officer, who started in May 2020. There was £1,915 remaining at the end of 2021.

#### 5 Trustees & Analysis of staff costs

None of the trustees (or any person connected with them) received any remuneration or benefits from the CIO during the Year. Total donations, across all funds, received from trustees amounted to £0 (2020 - £0).

There were two part-time members of staff.

## SHELTER COMMUNITY

## NOTES TO THE FINANCIAL STATEMENTS - 31/12/2021 (Continued)

6	Fixed assets	Total	Short-term leasehold property	Furniture & Equipment
		£	£	£
	<b>Cost</b>			
	At 1 January 2021	887,663	866,729	20,934
	Additions	51,645	51,645	-
	Disposals	-	-	-
	At 31 December 2021	939,308	918,374	20,934
	<b>Accumulated depreciation</b>			
	At 1 January 2021	(11,822)	(10,834)	(988)
	Charge for the year	(48,201)	(44,027)	(4,174)
	Disposals	-	-	-
	At 31 December 2021	(60,023)	(54,861)	(5,162)
	<b>Net book value</b>			
	At 1 January 2021	875,841	855,895	19,946
	At 31 December 2021	879,285	863,513	15,772
7	<b>Cash at bank and in hand</b>		<b>2021</b>	<b>2020</b>
			£	£
	Cash at bank and in hand		86,219	160,192
8	<b>Creditors: amounts falling due within one year</b>		<b>2021</b>	<b>2020</b>
			£	£
	Independent Examiner fee		1,440	1,380
	Water bill		153	1,227
	Retention for building work Youth Community Home		-	37,788
			1,593	40,395

**SHELTER COMMUNITY****NOTES TO THE FINANCIAL STATEMENTS - 31/12/2021 (Continued)****10 Statement of funds**

Details of material funds held and movements during the current reporting period

	Fund balances brought forward	Income	Expenditure	Transfers in/(out)	Fund balances carried forward
<b>Unrestricted funds</b>					
General fund	133,371	66,278	(48,388)	(47,895)	103,367
<b>Unrestricted but designated fund</b>					
Youth Community Home	855,895	-	(44,027)	51,645	863,513
<b>Restricted funds</b>					
Youth Community Home	-	-	-	(3,750)	(3,750)
Inspire Hounslow Games*	-	-	(1,135)	-	(1,135)
Community Engagement officer	6,360	-	(4,445)	-	1,915
<b>Total funds</b>	<u>£ 995,626</u>	<u>£ 66,278</u>	<u>£ (97,994)</u>	<u>£ -</u>	<u>£ 963,910</u>

The £3,750 deficit on Youth Community Home restricted fund has been made good in 2022 by the receipt of a final grant from LandAid.

\*The charity Inspire Hounslow has pledged a donation over £1,243.39 for games, balls and a football table.

**11 Analysis of net assets between funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2021</b>
Tangible fixed assets	879,285	-	879,285
Current assets	89,189	(2,970)	86,219
Creditors due within one year	(1,593)	-	(1,593)
	<u>£ 966,880</u>	<u>£ (2,970)</u>	<u>£ 963,910</u>

**12 Commitments under operating leases**

As at 31 December 2021, total future minimum lease payments under non-cancellable operating leases were as follows:

	<b>2021</b>	<b>2020</b>
Amounts falling due:	£	£
not later than one year	50	50
Later than one year and not later than five years	200	200
Later than 5 years	100	150
	<u>350</u>	<u>400</u>